

# LOUISVILLE ASSET BUILDING COALITION

SUPPORTED BY

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# Take your Money.



# You Earned It.

## EARN IT

Did you earn less than \$37,263 in 2005? The Earned Income Credit (EIC) could pay you as much as \$4,400 based on your earnings and family situation. File taxes to receive your credit.

**You earned it.**



## KEEP IT

Don't pay to file your taxes or the hundreds of dollars for a refund anticipation loan (RAL). Visit a free tax preparation site to have your taxes carefully prepared and e-filed - for free and fast refunds! Don't give away your money.

**Keep it.**

## SAVE IT

Always wanted to own a home, go to school, buy a car or start a business? Tax volunteers can connect you with savings programs in your community that can help you save money and improve your credit. You've paid long enough.

**Save it.**

Information or questions

**Free Tax Preparation Sites or more EITC info**

**Call: 502-581-7262 or visit [www.LouisvilleABC.org](http://www.LouisvilleABC.org)**

# Questions & Answers

## **IS THE GOVERNMENT GOING TO GIVE ME MONEY?**

- Yes! The Earned Income Credit (EITC) is a special tax benefit only for people who work full- or part-time. If you qualify, you'll owe less in taxes and you may get cash back. Even if you don't owe income tax, you can get the EITC.

## **HOW DO I GET THE EARNED INCOME CREDIT?**

- If you were raising children in your home in 2005, file federal tax form 1040 or 1040A, and attach Schedule EITC.
- If you were not raising children in your home in 2005, file tax form 1040, 1040A or 1040EZ with the IRS.
- Be sure to provide the correct name and Social Security number for each person listed on your tax return.

## **ARE THERE OTHER TAX CREDITS FOR FAMILIES?**

- Yes. Families that earned more than \$11,000 in 2005 may also be eligible for the Child Tax Credit and/or the Additional Child Tax Credit.

## **WHAT IF I HAVEN'T FILED A TAX RETURN IN A LONG TIME?**

- You can still get the EITC. If you were eligible, [you can claim the EITC for three years back](#). Call 502-581-7262 to setup an appointment. If you owe back taxes, the EITC may lower your tax bill. You may also be able to work out a payment agreement.

## **HOW QUICKLY CAN I GET MY REFUND?**

- All FREE TAX PREPERATION sites will e-file for FREE along with choosing to have your refund Direct Deposited, you can get your refund as quickly as 14 days. We may also help you with setting up a checking account call 502-581-7262 for details.

## **WHAT IF I'M NOT A U.S. CITIZEN?**

- Many legal immigrants who are employed are eligible for the EITC, including green card holders, refugees, and others legally authorized to work. Getting the credit will not hurt your immigration status.

## **IF I GET THE EITC WILL I LOSE MY PUBLIC ASSISTANCE OR OTHER BENEFITS?**

- In Kentucky, the EITC does not affect benefits like food stamps, Medicaid, public housing, cash assistance, or SSI.

## **WHERE ARE MY CLOSEST FREE TAX PREPARATION SITES?**

Call the LABC Hotline 502-581-7262 or [www.LouisvilleABC.org](http://www.LouisvilleABC.org) for detailed hours and locations of the all sites including the mobile site along with a checklist of what you should bring to the Free Tax Preparation.

Americana Community Center  
4801 Southside Dr  
Louisville, KY 40214

Louisville Urban League  
1535 W. Broadway  
Louisville, KY 40203

Office of Employment /Training  
600 West Cedar Street  
Louisville, KY 40202

Canaan Community Development  
2840 Hikes Lane  
Louisville, KY 40218

New Directions - O'Connor  
5809 Russet Place  
O'Conner Square Apartment's  
Louisville, KY 40219

Portland United Methodist  
(Portland Promise Center)  
1831 Baird Street  
Louisville, KY 40203

In Jesus' Name, Wesley House  
1701 Dumesnil Street  
Louisville, KY 40210

New Directions - St. William  
1157 S 17Th Street  
Louisville, KY 40210

Presbyterian Community Center  
701 South Hancock Street  
Louisville, KY 40203

Louisville Central Community Center  
1300 W Muhammad Ali Blvd  
Louisville, KY 40203

New Zion Resource Center  
3628 Virginia Avenue  
Louisville, KY 40211

Wesley House Community  
803 E. Washington Street  
Louisville, KY 40206